



Order Filed on December 20,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
HLADIK, ONORATO & FEDERMAN, LLP

Stephen M. Hladik, Esquire  
NJ Attorney ID # 047471992  
Attorney for Movant  
298 Wissahickon Avenue  
North Wales, PA 19454  
(215) 855-9521  
Attorneys for GODY PROPS, LLC

In Re:

KARL KRAMER and DAWN KRAMER,

Debtors.

Case No. 17-19125-JNP

Hearing Date 12/20/17 @ 9:00 AM

Judge: Jerrold N. Poslusny

**ORDER RESOLVING GODY PROPS, LLC'S OBJECTION TO  
CONFIRMATION OF THE PLAN**

The relief set forth the on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

Dated:

**DATED: December 20, 2017**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtors: KARL KRAMER and DAWN KRAMER Case No. 17-19125-JNP

Caption: Order Resolving Gody Props, LLC's Objection to Confirmation of the Plan

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Upon consideration of Gody Props LLC's Objection to Confirmation of the Plan (hereinafter "Movant" or "Creditor") and the Court noting the consent of the parties to the form, substance and entry of the within Order; it is hereby;

**ORDERED** as follows:

1. The secured creditor, Gody Props, LLC (hereinafter "Movant" or "Creditor") holds a secured second mortgage claim against the Debtors' property, located at: 5420 Garfield Avenue, Pennsauken, NJ 08109.
2. Debtors shall pay Movant the amount of \$200.00 per month, outside the plan, for a period of 40 months, beginning with a payment due on January 1, 2018, and on the first of each month thereafter, through and including April 1, 2021, for a total amount of \$8,000.00.
3. There shall be no pre-payment penalty.
4. Movant agrees that the lien will be released upon receipt of the full \$8,000.00.
5. If the Debtors should default and fail to make the payments stated herein, then upon certification of non-receipt of said payments in accordance herewith, the Creditor may give Debtors and Debtors' counsel notice of the default. If Debtors do not cure the default within ten (10) days of the notice, Movant may file with the Bankruptcy Court a certification specifying the Debtors' failure to comply with the terms of this Order, and the Court shall enter an Order, vacating the automatic stay of 11 U.S.C. §362(a).
6. This settlement shall be void upon the dismissal or conversion of this case.
7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

I/we consent to the form and entry of this Order.

/s/Stephen M. Hladik

Stephen M. Hladik, Esquire  
Counsel for Creditor

/s/ Andrew Thomas Archer

Andrew Thomas Archer, Esquire  
Counsel for Debtors

END OF ORDER.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karl Kramer  
Dawn Kramer  
Debtors

Case No. 17-19125-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db/jdb +Karl Kramer, Dawn Kramer, 5420 Garfield Avenue, Pennsauken, NJ 08109-1130

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Karl Kramer aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Andrew Thomas Archer on behalf of Joint Debtor Dawn Kramer aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor GSAA Home Equity Trust 2005-14, U.S. Bank National  
Association, as Trustee, successor in interest to Wachovia Bank, National Association, as  
Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Stephen M. Hladik on behalf of Creditor Gody Props LLC shladik@hoplawyers.com,  
gcaldiero@hoplawyers.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8